Case 23-21446-CMB Doc 35 Filed 07/30/23 Entered 07/31/23 00:24:57 Desc Imaged Certificate of Notice Page 1 of 4

Information to identify the case:						
Debtor 1:	Daniel J. Aubel	Social Security number or ITIN: xxx-xx-0135				
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 7/3/23				
Case number: 23–21446–CMB						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Daniel J. Aubel	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	111 Marie Ave. Avalon, PA 15202	
4.	Debtor's attorney Name and address	Michael S. Geisler Michael S. Geisler 1100 Penn Center Blvd. #704 Pittsburgh, PA 15235	Contact phone 412–613–2133
			Email: m.s.geisler@att.net
5.	Bankruptcy trustee	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
	Name and address		Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
			Contact phone 412–644–2700
			Date: 7/28/23

For more information, see page 2

Debtor Daniel J. Aubel Case number 23–21446–CMB

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	August 28, 2023 at 09:00 AM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	oomigo e onapioi rott uateemapa.com	
8. Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 10/27/23	
receive these documents and any required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/11/23	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 1/1/24	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim court's website at http://www.pawb.uscourts.gov/filing-proof-claim system. Additional information regarding obtaining a proof of claim claim, including information regarding filing a claim by regular mail, http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the descured creditors retain rights in their collateral regardless of whet claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	using the Electronic Proof of Claim ("ePOC") form (Official Form B410) and filling a proof of can be found at the court's website at paid on your claim. To be paid, you must file a lebtor filed. ner they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 8/28/23 at 09:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com		
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by nc creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn as the plan has been withdrawn and the plan has been withdrawn and the plan has been withdrawn.	elerk's office and served on the debtor, blater than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debt according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you late the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing debtor will remain in possession of the property and may continue to operate the business, if any, unless court orders otherwise.		s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-21446-CMB
Daniel J. Aubel Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 2
Date Rcvd: Jul 28, 2023 Form ID: 309iPGH Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2023:

Recip ID	Recipient Name and Address
db	+ Daniel J. Aubel, 111 Marie Ave., Avalon, PA 15202-2345
aty	+ Denise Carlon, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15623071	+ Borough of Avalon, c/o GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15623075	+ Northgate SD, c/o GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15623077	+ West View Water Authority, c/o GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753

TOTAL: 5

$Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kebeck@bernsteinlaw.com	Date/Time	Recipient Name and Address
·		Jul 28 2023 22:51:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: m.s.geisler@att.net	Jul 28 2023 22:51:00	Michael S. Geisler, Michael S. Geisler, 1100 Penn Center Blvd., #704, Pittsburgh, PA 15235
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Jul 28 2023 22:51:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jul 29 2023 02:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 28 2023 22:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 29 2023 02:47:00	Pennsylvania Dept. of Revenue, Department
			280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 28 2023 22:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jul 28 2023 22:51:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Jul 29 2023 02:47:00	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Jul 28 2023 22:51:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15623072	+ Email/Text: BKBCNMAIL@carringtonms.com	Jul 28 2023 22:51:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
15623073	+ Email/Text: ebnjts@grblaw.com		, , , , , , , , , , , , , , , , , , , ,

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District/off: 0315-2 User: auto Page 2 of 2

Date Rcvd: Jul 28, 2023 Form ID: 309iPGH Total Noticed: 19

County of Allegheny, c/o GRB Law, 525 William Jul 28 2023 22:51:00 Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 15616096 + Email/Text: BKBCNMAIL@carringtonms.com Jul 28 2023 22:51:00 Deutsche Bank, National Trust Company, 1600 S. Douglass Road, Suite 200-A, Anaheim, CA 92806-5948 15623074 EDI: IRS.COM Jul 29 2023 02:47:00 Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346 ^ MEBN 15616097 Jul 28 2023 22:46:33 KML Law Group, Suite 5000 - Mellon Independence Center, Philadelphia, PA

15623076 + EDI: JEFFERSONCAP.COM

Jul 29 2023 02:47:00 Premier Bankcard, LLC, c/o Jefferson Capital

Systems, LLC, P.O. Box 7999, Saint Cloud, MN

56302-7999

19106-1541

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

Deutsche Bank National Trust Company, as Indenture

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2023 at the address(es) listed below:

Name Email Address

Denise Carlon

on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, for New Century Home Equity Loan Trust

2004-4 dcarlon@kmllawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com

jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Michael S. Geisler

on behalf of Debtor Daniel J. Aubel m.s.geisler@att.net

msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5